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Document Title(s)

Real Property Manufactured Home Limited Power of Attorney
ELS# 13516803

Grantor(s) (Name, address, & phone)

Jamie E. White and Wanda White
3133 Red Banks Rd S.
Byhalia, MS. 38611
901-262-5066

Grantee(s) (Name, address, & phone)

Wells Fargo Bank, N.A.
101 North Phillips Avenue
Sioux Falls, SD 57104
605-575-6900

Prepared by (Name, address, & phone)

Patrick Ater
Wells Fargo Bank N.A.
2001 Killebrew Dr.
Minneapolis, MN. 55425
800-722-0300

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range quarter)

More or less, being in the NW ¼ of the NE ¼ of Section 19, Township 3S, Range 5 W, DeSoto
County, Mississippi
APN#305419000 0000501
Full legal Description on Exhibit A

Record and Return [] by Mail [] by Pickup to:

FINAL DOCUMENTS T7408-01F

4101 WISEMAN BLVD BDG 108

SAN ANTONIO, TX 78251-4200

REAL PROPERTY AND MANUFACTURED HOME LIMITED POWER OF ATTORNEY

(To execute or release title, mortgage or deed of trust, security filing, transfer of equity and insurance documents and proceeds.)

The undersigned borrower(s), whether one or more, each referred to below as "I" or "me," residing at:

3133 REDBANKS RD

Street Address

BYHALIA, MS 38611

("Present Address").

City, State Zip, County

I am the Buyer/Owner of the following manufactured home (the "Manufactured Home"):

SP639

USED 2003 SOUTHERN HOMES

NA

76 X 28

New/Used Year Manufacturer's Name

Model Name or Model No.

Length x Width

DSDAL39675A

DSDAL39675B

Serial No.

Serial No.

Serial No.

Serial No.

permanently affixed to the real property located at 3133 RED BANKS RD

Street Address

BYHALIA, DE SOTO, MS, 38611

("Property Address") and as more

City, County, State Zip

Page 1

Initial: JEW

NMFL # 7110 (MALA) Rev 2/4/2008



particularly described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, WELLS FARGO BANK, N.A.

("Lender"), its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any way which I could do, if I were personally present, with full power of substitution and delegation, (1) to complete, execute and deliver, in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to implement the terms and provisions of the Security Instrument dated MARCH 9, 2012 executed by me in favor of Lender, (2) to complete, execute and deliver, in my name or in Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to make application for and obtain the certificate of title for the Manufactured Home and to have Lender (or its designee) designated as lienholder on the certificate of title for the Manufactured Home, (3) to complete, execute and deliver in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to have the Manufactured Home treated as real estate for any and all purposes under state law, including but not limited to the surrender of any certificate of title, any election to treat the Manufactured Home as real estate for tax purposes or to meet any other requirements in order for the loan/financing secured by the Manufactured Home and the Real Property to be eligible for sale on the Federal National Mortgage Association ("Fannie Mae"), the Federal Home Loan Mortgage Association ("Freddie Mac") or any other secondary market purchaser, (4) to receive, complete, execute or endorse, and deliver in my name or Lender's name any and all claim forms, agreements, assignments, releases, checks, drafts or other instruments and vehicles for the payment of money, relating to any insurance covering the Manufactured Home, the indebtedness secured by the Manufactured Home or the Real Property, and (5) to complete, sign and file, without my signature, such financing and continuation statements, amendments, and supplements thereto, mortgages, deeds of trust and other documents, including releases of these items, which I may from time to time deem necessary to perfect, preserve and protect Lender's security interest in the Manufactured Home, the Property and any other property sold with it. I acknowledge that at the time this Power of Attorney and my Security Instrument and any of the forms, certificates, assignments, designations, releases or other documentation are prepared the serial number of the manufactured housing unit may not be available or may be inaccurate. The manufactured housing unit may be a factory order in the process of being constructed. Immediately, upon Lender's receipt of the serial number, I understand and agree that the above items may be completed and/or corrected by Lender to properly disclose all the applicable home identifications, including the serial number. I understand that I will be provided with a copy of any corrected agreement.

To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied on the provisions of this instrument. I have given this Limited Power of Attorney in connection with a loan/financing to be given by Lender and to induce Lender to make the financing available. It is coupled with an interest in the transaction and is irrevocable. This Limited Power of Attorney shall not be affected by my (our) subsequent incapacity, disability, or incompetence. I do further grant unto Lender full authority and power to do and perform any and all acts necessary or incident to the execution of the powers herein expressly granted, as fully as I might or could do if personally present.

WITNESS my hand and seal this 09 day of March 2012

Jamie E White
Borrower
JAMIE E WHITE

Witness

Borrower

Witness

Borrower

Witness

Borrower

Witness

STATE OF Mississippi)
COUNTY OF Desoto) ss.:
)

On the 9 day of March in the year 2012
before me, the undersigned, a Notary Public in and for said State, personally appeared

Jamie E White
personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Alice A Campbell
Notary Signature

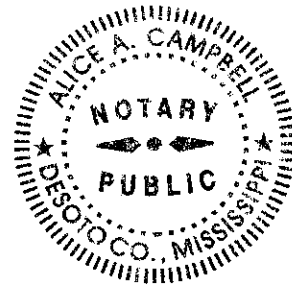
Alice A Campbell
Notary Printed Name

Notary Public, State of Mississippi

Qualified in the County of Desoto

My Commission expires: 03.23.2015

Official Seal:



Drafted By: PATRICK ATER [] Check if Construction Loan

Loan # : 0290755818

Exhibit A

LEGAL DESCRIPTION

The following described property:

The land lying and being situated in the DeSoto County, Mississippi, described as follows, to-wit:

Commencing at the Northeast corner of Section 19, Township 3 South, Range 5 West, DeSoto County, Mississippi and running thence South 89 degs. -51'-31" West a distance of 2398.64 feet; thence South a distance of 273.14 feet to an iron pipe on the West R.O.W. of Red Banks Road; thence South 21 degs.-16'-32" East along said R.O.W. a distance of 55.40 feet; thence along said R.O.W. with a 1271.15 foot radius curve to the right having a chord distance of 407.72 feet and an arc length of 409.48 feet to an iron pipe; thence leaving said R.O.W., North 89 degs.-30'-09" West a distance of 275.39 feet to an iron pipe; thence North 11 degs.-53'-50" West a distance of 460.38 feet to an iron pipe; thence South 89 degs.-53'-20" East a distance of 275 feet to the point of beginning and containing 3 (Three) acres, more or less, and being in the Northwest Quarter of the Northeast Quarter of said Section 19.

Assessor's Parcel No: 305419000 0000501